



UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE
United States Patent and Trademark Office
Address: COMMISSIONER OF PATENTS AND TRADEMARKS
Washington, D.C. 20231
www.uspto.gov

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/091,001	03/04/2002	Philip T. Mellinger	020375-008900US	6755

20350 7590 04/07/2003

TOWNSEND AND TOWNSEND AND CREW, LLP
TWO EMBARCADERO CENTER
EIGHTH FLOOR
SAN FRANCISCO, CA 94111-3834

EXAMINER

BUI, THACH H

ART UNIT PAPER NUMBER

3628

DATE MAILED: 04/07/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

10/091,001

Applicant(s)

MELLINGER ET AL.

Examiner

Thach H Bui

Art Unit

3628

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 19 February 2003.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-47 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-47 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____.
- 4) ☐ Interview Summary (PTO-413) Paper No(s). _____.
- 5) ☐ Notice of Informal Patent Application (PTO-152)
- 6) ☐ Other: _____.

DETAILED ACTION

1. The amendment filed February 19, 2003 has been received and entered.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

2. Claims 1-47, as best understood, are rejected under 35 U.S.C. 103(a) as being unpatentable over Joao et al. (U.S. Patent No. 5,903,830)

As per claim 1, Joao et al. teach a computer system having methods of monitoring financial transactions comprising a means for receiving financial transaction information. The financial transaction information includes transaction records (i.e. spending habits, data of transaction, time of transaction, geographical area of spending and etc.) for a plurality of financial transactions that each has at least one associated account identifiers (column 8, lines 23-33) (column 16, lines 4-35). Joao et al. do not explicitly mention a means for periodically receiving a target account identifier of a suspect account, and a means for comparing the target account identifier with the transaction information to determine if the target account identifier matches any of the account identifiers of the transaction information. However, Joao et al. teaches a computer system having a processor processes accounts for any of the various banks and/or financial institutions which issue and/or manage credit cards, charge cards, debit

cards, and/or currency or "smart card" and/or process or manage these accounts (column 4, lines 23-31). The central processor of which is programmable and/or which may provide for pre-programmed and/or pre-specified (col. 11, lines 53-58) (e.g. targeted accounts) so as to limit and/or restrict the amounts and/or types of the transactions (col.7, lines 49-53). Further, Joao et al. teach a system includes a means for generating a real time notification (col. 8, line 61). Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made to realize that the system, as taught by Joao et al., is capable of having means for receiving the target account identifier is a suspect account and comparing the target account identifier with the transaction information to determine if the target account identifier matches any of the account identifiers of the transaction information so that to authorize or cancel the transactions. Furthermore, it would have been obvious to one skilled artisan to modify the current system to have the financial transaction information received at the computer system immediately after or while the transactions occur so as to compare the financial transactions of a plurality of the associated account identifiers of which are different from the target account identifiers.

As per claims 2 and 4, Joao et al. do not explicitly mention a notification transmitted electronically to a provider of the target account identifier. However, Joao et al. teaches a computer system having a processor processes accounts for any of the various banks and/or financial institutions which issue and/or manage credit cards, charge cards, debit cards, and/or currency or "smart card" and/or process or manage these accounts (column 4, lines 23-31); therefore, it would have been obvious to one

Art Unit: 3628

skilled artisan in the art to automatically generate an alert transmitted electronically to a provider and/or to a designee of a provider of the target account identifier when it appears to be unordinary.

As per claims 3 and 5, Joao et al. teach an alert transmitted electronically to the owner of the suspect account (column 6, lines 4-17) (column 8, lines 60-65).

Furthermore, it would have been obvious to generate a notification to any means relating to the account identifiers i.e. a compiler of marketing information and etc.

As per claim 6, it contains features addressed in claim 1, and therefore, is rejected under the same rationale.

As per claim 7, it contains features addressed in claim 1, and therefore, is rejected under the same rationale.

As per claim 8, it contains features addressed in claim 1, and therefore, is rejected under the same rationale.

As per claims 9-11, Joao et al. teach a computer system that is capable to compare and to transmit information (column 13, line 49- column 14, line 51).

As per claim 12 Joao et al. teach an alert (an electronic textual message) about the content of the electronic data (column 6, lines 4-17).

As per claim 13, it contains features addressed in the above claims, and therefore, is rejected under the same rationale. In addition, applicant recited a processing server. Joao et al. teach a server (450) coupled with the system to receive transaction information and it also generates an alert that the platform server has identified a transaction record having a target account identifier.

As per claim 14, Joao et al. do not explicitly mention the list comprising an electronic file from a government agency. However, Joao et al. disclose a computer system having a processor processes accounts for any of the various banks and/or financial institutions which issue and/or manage credit cards, charge cards, debit cards, and/or currency or "smart card" and/or process or manage these accounts (column 4, lines 23-31). Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made to provide services to a government agency as it provides services to various banks and/or financial institutions.

As per claims 15 and 16, Joao et al. do not mention explicitly the processing server processes the list daily (for example requested and received the list). However, Joao et al. teach a system that is capable to have a real-time notification. Therefore, it would have been obvious to one skilled artisan in the art to realize that the system, as taught by Joao et al. comprises a processing server processes daily.

As per claims 17 and 18, Joao et al. do not mention a means for transmitting from the processing server a list available message to at least one platform server indicating that the processing server has received a list, in response to which the at least one platform server transmits a request to the processing server to send the list. However, Joao et al. disclose a means for transferring a message from one location to another. In addition, Joao et al. also includes a means to await, receive and response to the message (see Figure 6). Therefore, it would have been obvious to one skilled artisan in the art to modify the system, as taught by Joao et al. to have a means for transmitting from the processing server a list available message to at least one platform

Art Unit: 3628

server indicating that the processing server has received a list, in response to which the at least one platform server transmits a request to the processing server to send the list.

As per claims 19-21, they contain features addressed in claims 3 and 5, and therefore, are rejected under the same rationale.

As per claims 22-24, Joao et al. do not explicitly mention the duration (about 15 or 1 minute) of the notification is being transmitted from the time that the alert is received. However, it would have been obvious to one skilled artisan in the art to understand that the duration of the notification can be transmitted depending on the set system. The system can be set to send a notification right after the alert was indicated or it can wait for a finite period of time.

As per claim 25, it contains features addressed in claim 1, and therefore, is rejected under the same rationale.

As per claim 26, Joao et al. do not explicitly mention the notification includes the account identifier, the data, the time and the address where the account identifier was used. However, Joao et al. teach a computer system that is capable to monitor the number of transactions of which are unauthorized by the cardholder (column 8, lines 24-27), and an alert means to the authorized card holder. Therefore, it would have been obvious to one skilled artisan in the art to modify the current system, as taught by Joao et al. to have a notification including the account identifier, the data, the time and the address where the account identifier was used.

As per claim 27, Joao et al. teach a system having a means for processing the alert at the processing server (450) by combining transaction data from the alert with

stored transaction data in the database (3H) relating to the target account identifier, and wherein the notification is based on the alert and the stored transaction data.

As per claim 28, it contains features addressed in claims 1 and 13, and therefore, is rejected under the same rationale.

As per claim 29, Joao et al. do not mention explicitly mention a means for requesting the list from the processing server. However, Joao et al. disclose a database (3H), and database comprises multiple lists so that the processor server can retrieve the information as needed. Therefore, it would have been obvious to one skilled artisan in the art to understand that the system, as taught by Joao et al. is capable of requesting the list from the processing server.

As per claim 30, it contains features addressed in claim 12, and therefore, is rejected under the same rationale.

As per claims 31-34, they contain features addressed in the above claims, and therefore, are rejected under the same rationale.

As per claims 35 and 36, Joao et al. do not mention a means for transmitting from the processing server a list available message to at least one platform server indicating that the processing server has received a list, in response to which the at least one platform server transmits a request to the processing server to send the list. However, Joao et al. disclose a means for transferring a message from one location to another. In addition, Joao et al. also includes a means to await, receive and response to the message (see Figure 6). Therefore, it would have been obvious to one skilled artisan in the art to modify the system, as taught by Joao et al. to have a means for

transmitting from the processing server a list available message to at least one platform server indicating that the processing server has received a list, in response to which the at least one platform server transmits a request to the processing server to send the list.

As per claims 37-39, 43-47, they contain features addressed in the above claims, and therefore, are rejected under the same rationale.

As per claims 40-42, the claims contain features addressed in claims 22-24, and therefore, are rejected under the same rationale.

Response to Arguments

3. Applicant's arguments filed February 19, 2003 have been fully considered but they are not deemed to be persuasive.

Applicant's arguments have been addressed in the above paragraphs.

Conclusion

4. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of

Art Unit: 3628

the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

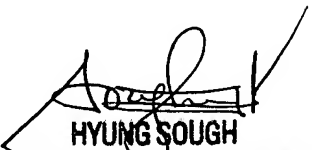
5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thach H Bui whose telephone number is 703-305-0063.

The examiner can normally be reached on Monday-Friday, 7:30-4 p.m.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough, can be reached on 703-308-0505. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-7687 for regular communications and 703-305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

T.B.
April 3, 2003


HYUNG SOUGH
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 3600